

## PATENT ABSTRACTS OF JAPAN

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(71)Applicant : **WAKAYAMA HIRONORI**

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(72)Inventor : **WAKAYAMA HIRONORI**

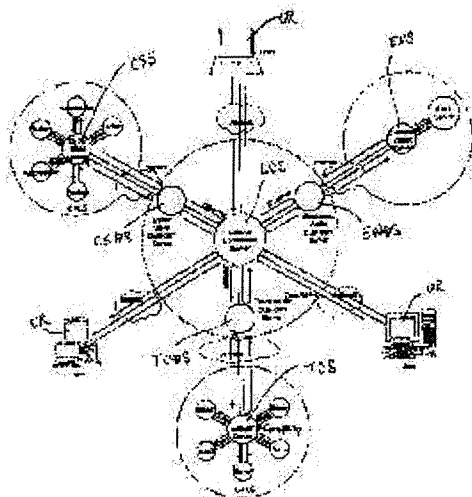
### (54) ELECTRONIC SETTLEMENT SYSTEM

#### (57)Abstract:

**PROBLEM TO BE SOLVED:** To prove at least the existence of commodities and the existence of the amount settlement money in electronic commercial transactions in the case of construction of a virtual city by generally performing a commodity cancel processing and a processing based on a cooling-off period as rule on an electronic virtual space.

**SOLUTION:** A user UR, an electronic wallet server EWS, a cybernetic shop server CSS, and a transport company server TCS which are connected to a Laputa commerce server LCS communicate with, provide, and secure each other through the LCS. The cancel processing of

commodities across components and the processing based on the cooling-off period are generally prepared as a rule on the electronic virtual space. Thus, the existence of commodities and the existence of settlement price are secured based on order reception/ordering management and commission settlement management related to electronic commercial transactions on the electronic virtual space represented by what



it called the Internet where the safety of commercial transactions in the electronic virtual space beyond space time are secured.

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DETAILED DESCRIPTION

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[Detailed Description of the Invention]

[0001]

[Field of the Invention] Especially this invention relates to the electronic clearing system which builds the electronic commerce which secured order of the goods in remoteness, and settlement of accounts and the security which actually delivers goods with order goods in a virtual space field about an electronic clearing system.

[0002]

[Description of the Prior Art] The settlement system which is circulating from the former performs a commercial transaction between EC (Erctronic Commerce) with a user, as shown in drawing 15 , and a clearing time term is classified into three kinds.

[0003] The 1st classification is a system which is the case where it is a clearing time term at the delivery time, will carry out self-delivery to a user and will collect price from the EC side at the time of delivery if a user places an order with EC, as shown in drawing 15 (b).

[0004] As the 2nd classification is shown in drawing 15 (b), it is the technique of reserving from a user side to EC and purchasing goods, and the clearing time term in this case is settled when a user comes to the store.

[0005] If it orders from EC from a user as the 3rd classification is shown in drawing 15 (Ha), goods will be delivered from the EC side and a bill will also be published. This clearing time term has settled accounts within several months at the time of automatic accounts transfer, monthly settlement of accounts, and generating.

[0006] In order to purchase goods in the settlement system classified into such three kinds, there is the money or the cybermoney which is circulating into society.

[0007] Cybermoney has a credit type thing, a network type thing, the thing that combined the network and the IC card, and the thing of IC card type, and these are all used as substitution of the money which is circulating into society. For example, the

purchase of the goods in an IC card settles price which it paid with the IC card by another root later as the IC card paid the price by the technique of the above-mentioned settlement system, when desired goods are specified.

[0008] There is settlement of accounts by the current credit card other than such an IC card and the IC card similarly used in cash society. The settlement of accounts by the IC card called so-called Mondex mold contracts with financial institutions, such as a bank, first, establishes the account for electro nick Wallet servers, and pays in. And issue of the IC card which contained the personal identification number and the cryptographic key is received. An electronic money (EM) is moved from an electro nick Wallet server's bank account to an IC card by the communication line. This amount of money that use of an IC card was completed by moved EM, therefore was decided beforehand can be used now with an IC card.

[0009] Moreover, in the commercial transaction using such cybermoney, it is important to secure security and, for that purpose, safety is planned by a (1) ID+ password, (2) communication-link encryption system (for example, a security card being used), (3) electronic-signature system, and the whole (4) operating flow forming one security device etc.

[0010]

[Problem(s) to be Solved by the Invention] However, the cybermoney used in the commercial transaction explained with the above-mentioned conventional technique Namely, so to speak, it is a settlement system in the virtual space by the card issuer which is a tie-up mold with a credit card. Since it is not the system referred to as including the transport company server with which delivery, management, etc. carry out goods, the cyber shop server which arranges two or more goods or manages, and recognized and guaranteeing mutually, There is a trouble referred to as being unable to perform certification of the existence of the goods which make the important basis at the commercial transaction in a virtual space, and certification of the settlement-of-accounts amount of money.

[0011] Therefore, in the electronic commerce at the time of building a virtual city, it has the technical problem which must be solved to the system which can prove the certification of the existence of goods, and existence of the settlement-of-accounts amount of money at least.

[0012]

[Means for Solving the Problem] In order to solve the above-mentioned technical problem, the electronic clearing system concerning this invention With the independent or multiple electro nick Wallet server which does money accounts management

including the deposition action performed in order to prove and guarantee that there is purchase settlement-of-accounts gold of said goods to the user who performs order and purchase of goods through a terminal equipment, and this user With two or more cyber shop servers which have in stock said goods which said user purchases, and perform carrier order management with an independent or multiple goods supplier With the independent or multiple transport company server proving having collected the information on automatic delivery of the goods which said user chose, and collection of cargo, and having performed the collection of cargo, delivery, and management of these goods, and delivery having been completed It connects according to each of said user, an electro nick Wallet server, a cyber shop server, and a transport company server, and an individual through a communication line. While unifying the connected this whole systematically, dealings hysteresis is recorded and kept on a database. And it consists of ROPYUTA commerce servers which prove existence of final goods based on the cooling-off period beforehand set up by the cooling-off system. The mutual report with each user and electro nick Wallet server which were connected to said ROPYUTA commerce server, a cyber shop server, and a transport company server, It is having offered certification and a guarantee through said ROPYUTA commerce server, and Ruhr-izing universally cancellation processing of said goods and processing based on said cooling-off period, and having been made to perform them on the electronic virtual space.

[0013] Thus, the constituted electronic clearing system can collate electronically in advance the merchandise inventory by the side of the manufacturer who sells the funds and goods by the side of a user in the commercial transaction through a communication line. And an electro nick Wallet server guarantees a user's fund by deposition. A cyber shop server can guarantee goods and a transport company server can guarantee delivery of goods. The safety of the commercial transaction in the electronic virtual space beyond space-time is securable. The system of the commercial transaction which guarantees existence of goods and its settlement-of-accounts price based on the order-received order management about the electronic commerce on the electronic virtual space specifically represented by the Internet, a physical distribution management, and deposition settlement-of-accounts management can be built.

[0014]

[Embodiment of the Invention] Next, about the electronic clearing system concerning this invention, a drawing is made reference and explained.

[0015] With the user who performs order and purchase of goods through a terminal equipment as the electronic clearing system concerning this invention is shown in

drawing 1 (User;UR) With the independent or multiple electro nick Wallet server which does money accounts management including the deposition action performed in order to prove and guarantee that there is purchase settlement-of-accounts gold of goods to this user UR (Electronic Wallet Server;EWS) The goods which User UR purchases are had in stock a variety of and sold on this system. With two or more cyber shop servers which perform carrier order management with an independent or multiple goods supplier for that (Cyber Shop Server;CSS) The information on delivery and collection of cargo is automatically collected for the goods which User UR chose from this system. Perform the collection of cargo, delivery, and management of these goods, and prove that delivery was completed. With namely, a transport company server independent [ for proving existence of goods ], or multiple (Transport Company Server;TCS) It connects according to User UR, each of the electro nick Wallet server EWS, the cyber shop server CSS, and the transport company server TCS, and an individual through the communication line of dedication or the public. While unifying this connected whole systematically, dealings hysteresis is recorded and kept on a database (Data Base;DB). And it consists of RAPHYUTA commerce servers (Laputa Commerce Server;LCS) proving existence of final goods by counting down the cooling-off period beforehand set up by the cooling-off system.

[0016] The electro nick Wallet server EWS is connected with the bank server of a financial institution through Ethernet, and the electro nick Wallet server EWS which formed intranet and formed intranet is connected to the electro nick Wallet DEYUPURI cant server (ElectronicWallet Duplicant Server;EWDS) which has connected with the RAPHYUTA commerce server LCS with Ethernet through the Internet. Thus, in the case of the system which used CGI and SSI, since a transaction occurs in a duplex in a request and a reply compared with the system directly written in the other party, it becomes the consistency of twice [ traffic ] to have connected the electro nick Wallet server EWS and the RAPHYUTA commerce server LCS through the electro nick Wallet DEYUPURI cant server EWDS, and further, since frequent access occurs, the processing by the demon program will give a great quantity of loads to traffic. Thus, since free is overcrowded as for traffic, the problem of a loss this of past [ of communication link time amount / starting ] or data will occur. Therefore, the electro nick Wallet DEYUPURI cant server EWDS was installed, it corresponded with Ethernet, and problems, such as past [ of communication link time amount / starting ] and loss of data, are solved.

[0017] The cyber shop server CSS builds intranet in two or more wholesalers (Wholesaler;WS) and two or more factories (Factory;FC), and CALS is formed, and the

cyber shop server CSS has composition connected to the cyber shop DEYUPURI cant server (Cyber Shop DuplicantServer;CSDP) of the RAPHYUTA commerce server LCS through the Internet. Having made it connect with the RAPHYUTA commerce server LCS through this cyber shop DEYUPURI cant server CSDP It is what is depended on the same reason as the electro nick Wallet DEYUPURI cant server EWDS which mentioned above. In the case of the system using CGI or SSI, since a transaction occurs in a duplex in a request and a reply, traffic becomes a double consistency, And since frequent access occurs, a great quantity of loads are given to traffic, traffic becomes overcrowded and the problem of a loss this of past [ of communication link time amount / starting ] or data generates the processing by the demon program, The cyber shop DEYUPURI cant server CSDP was installed, it corresponded with Ethernet, and problems, such as past [ of communication link time amount / starting ] and loss of data, are solved.

[0018] The transport company server TCS builds intranet from two or more branches (Branch;BR), and CALS is formed, and the transport company server TCS has composition connected to the transport company DEYUPURI cant server (Transport Company Duplicant Server;TCDP) of the RAPHYUTA commerce server LCS through the Internet. Having made it connect with the RAPHYUTA commerce server LCS through this transport company DEYUPURI cant server TCDP It is what is depended on the same reason as the electro nick Wallet DEYUPURI cant server EWDS which mentioned above. In the case of the system using CGI or SSI, since a transaction occurs in a duplex in a request and a reply, traffic becomes a double consistency, And since frequent access occurs, a great quantity of loads are given to traffic, traffic becomes overcrowded and problems, such as past [ of communication link time amount / starting ] and loss of data, generate the processing by the demon program, The transport company DEYUPURI cant server TCDP was installed, it corresponded with Ethernet, and problems, such as past [ of communication link time amount / starting ] and loss of data, are solved.

[0019] With the cyber shop DEYUPURI cant server SSDS which connects the RAPHYUTA commerce server LCS with the cyber shop server CSS through the Internet With the electro nick Wallet DEYUPURI cant server EWDS which connects with the electro nick Wallet server EWS through the Internet It has the transport company DEYUPURI cant server TCDS which connects with the transport company server TCS through the Internet, and these each is connected to the RAPHYUTA commerce server LCS through Ethernet. Moreover, the RAPHYUTA commerce server LCS is connected through two or more Users UR and Internet.

[0020] The electronic clearing system constituted from such a connection condition The mutual report with each user UR and the electro nick Wallet server EWS which were

connected to the RAPHYUTA commerce server LCS, the cyber shop server CSS, and the transport company server TCS, certification, Cancellation processing of the goods which offer a guarantee through the RAPHYUTA commerce server LCS, and are straddled to each component, and processing based on a cooling-off period can be universally Rahr-ized on an electronic virtual space, and it can fix. This can realize the system which guarantees existence of goods and its settlement-of-accounts price based on the carrier order management, the physical distribution management, and deposition settlement-of-accounts management about the electronic commerce on the electronic virtual space represented by the so-called Internet which secured the safety of the commercial transaction in the electronic virtual space beyond space-time.

[0021] And it sets to the electronic clearing system made the above-mentioned configuration. Conclusion of the contract by the deposition system by guaranteeing existence of the settlement-of-accounts amount of money by the certification and deposition of the goods existence by the notice of time for delivery, Installation of the cooling-off system proving protection of a consumer and existence of final goods, As security to the theft of a password, installation of a deposition report system, Consumer protection and installation of the cooling-off alarm system which secures the security to goods returned goods, In order to plan installation of the inspection processing system which takes care of the vender who sells the goods by the side of a cyber shop server, and security of the whole system, the notice system which introduced the concept called notice is built.

[0022] Namely, transmission and reception of the data between the electro nick Wallet server EWS, the cyber shop server CSS, the transport company server TCS, and the RAPHYUTA commerce server LCS By requesting to a predetermined partner server by the system which has a function equivalent to CGI, SSI, or these It has composition which prevented from altering data by carrying out by searching and reading a partner's database DB mutually, and not performing the writing to a partner's database DB directly.

[0023] And it has composition which prevented from altering data by transmission and reception of the data between the RAPHYUTA commerce servers LCS considering only as the request from User UR from User UR by the system which has CGI (Commo Gateway Interfac), SSI (Server Side Include), it and an EQC, or a function beyond it, and losing the direct writing to the RAPHYUTA commerce server LCS from User UR.

[0024] Moreover, the information of User UR, the cyber shop server CSS, the transport company server TCS, or the electro nick Wallet server EWS The RAPHYUTA commerce server LCS a timer actuation program or always by the program of operation A request



is automatically published to each of User UR, the cyber shop server CSS, the transport company server TCS, and the electro nick Wallet server EWS. Each of this user UR, the cyber shop server CSS, the transport company server TCS, and the electro nick Wallet server EWS generates CGI or SSI. It has composition which delivers and receives information as replies to the RAPHYUTA commerce server LCS.

[0025] Drawing 2 is the block flow diagram showing the certification of the goods existence by conclusion of deposition and a contract, i.e., the notice of time for delivery, and conclusion of the contract by the settlement-of-accounts amount of money's by deposition existence guarantee having shown the so-called deposition system.

[0026] First, the order contents to which User UR becomes the database DB of the RAPHYUTA commerce server LCS from a delivery-of-goods place, registration time for delivery, a lot number, a name of article, quantity, a unit price, the amount of money, etc. using the format of the order sheet of a RAPHYUTA homepage are registered (ST100).

[0027] The coulomb (CRON) program which has the function which resided in the cyber shop server CSS permanently, and was set to arbitration, and which goes retrieval to carry out for every time amount searches the database DB of the RAPHYUTA commerce server LCS, and extracts the order sheet which stands as for the order sheet which does not stand as for a flag or the "insufficient-funds dissolution flag", and the "resending claim flag" (ST101).

[0028] The cyber shop server's CSS CALS (Continue Acquisition and Life-cycle Support) searches Database DB, and calculates each time for delivery of the goods of an order sheet (ST102).

[0029] The cyber shop server CSS registers time-for-delivery data into the reception database DB from the cyber shop server's CSS CALS (ST103).

[0030] In the RAPHYUTA commerce server LCS, when it is always operating in the undershirt gland and an event occurs, the demon (DAEMON) program which has the function to correspond immediately searches the cyber shop server's CSS time-for-delivery data, and registers with Database DB (ST104).

[0031] User UR searches and reads the time-for-delivery data of the database DB of the RAPHYUTA commerce server LCS in a RAPHYUTA homepage by the meta-tag program which is a program of HTML (hypertext markup language) which was set to arbitration, and which operates for every time amount on a terminal (ST105).

[0032] If the notice of time for delivery exists, the notice indicator of time for delivery will blink, and the notice screen of time for delivery will be displayed (ST106). When there is no hope of arrival of goods and there is no inventory again, an indicator without an inventory blinks and it is displayed on a notice screen (ST107).

[0033] If it consents to time for delivery, a time-for-delivery consent carbon button will be clicked (ST108). Time-for-delivery consent is requested to HTTP of the RAPHYUTA commerce server LCS (ST109). It is a CGI program, i.e., the program of HTTP (Hyper Text Transfer Protocol). This CGI program that has the function to operate in response to the request from the outside, and to answer the addresser of a request the result of a request sets the flag of conclusion of the deal in the database DB of the RAPHYUTA commerce server LCS (ST110).

[0034] A Cancel button is clicked when time for delivery is cancellation (ST111). If it does so, cancellation processing will be requested to HTTP of the RAPHYUTA commerce server LCS, the temporary file for the order sheets of the database DB of the RAPHYUTA commerce server LCS will be deleted, and cancellation will be registered into Database DB (ST112, ST113).

[0035] Thus, the time for delivery of goods and the certification of the existence of goods The order of goods to the cyber shop server CSS to which User UR carries out through the RAPHYUTA commerce server LCS It detects that the RAPHYUTA commerce server LCS received the goods order from User UR in the cyber shop server CSS. The simple time for delivery of the goods concerned can be computed by the ability to carry out inventory retrieval of the goods for which User UR placed an order to the client in the cyber shop server's CSS database DB, or the cyber shop server CSS, when this goods order is detected.

[0036] And by doubling with the delivery need days by the delivery ground which User UR specifies, this simple time for delivery can calculate the last time for delivery to the delivery ground which User UR specifies, and can prove existence of goods by returning the last time for delivery of goods to User UR through the RAPHYUTA commerce server LCS.

[0037] On the other hand, if the order contents of the order sheet are registered in a step ST 100, the electro nick Wallet server EWS will search the database DB of the RAPHYUTA commerce server LCS by the demon program, and the order sheet with which the order sheet with which no flags are set or the "insufficient-funds flag", and the "resending claim flag" were set will be extracted. And the registered user's UR the balance and the purchase amount of money in the electro nick Wallet server EWS are compared, and "purchase propriety" is registered into Database DB (ST114).

[0038] The demon program of the RAPHYUTA commerce server LCS searches the electro nick Wallet server's EWS database DB, extracts the new data about "purchase propriety", and sets the flag of "purchase propriety" in Database DB (ST115).

[0039] If purchase is good, the flag which can be purchased will be set, if it is purchase

no, a purchase improper flag will be set and E-mail will notify (ST116, ST117).

[0040] Moreover, if the meta-tag program of a RAPHYTA homepage searches an insufficient-funds flag and there is, the format of the input of payment and cancellation will be displayed, and if the meta-tag program of a RAPHYTA homepage searches an "insufficient-funds flag" and there is, the indicator of insufficient funds will be blinked (ST118, ST119).

[0041] If payment processing is carried out, it performs from steps ST101 and ST114 again, and, as for the case of cancellation processing, cancellation is chosen (ST120).

[0042] The demon program of the RAPHYTA commerce server LCS deletes the temporary file for order sheets, a cancellation flag is set in Database DB, and if the electro nick Wallet server's EWS demon program searches the RAPHYTA commerce server LCS and finds a cancellation flag, the data based on this order code will be deleted from Database DB (ST121, ST122).

[0043] Are concurrent with proving existence of goods. Thus, the electro nick Wallet server EWS Detect User's UR goods order and the size of the deposit balance of the user UR in the electro nick Wallet server EWS to the settlement-of-accounts amount of money of these ordered goods is searched. Existence of the settlement-of-accounts amount of money can be guaranteed by notifying User UR and the cyber shop server CSS of this retrieval result through the RAPHYTA commerce server LCS.

[0044] Moreover, existence of these goods is proved by the cyber shop server CSS. And it is proved by the electro nick Wallet server EWS that the deposit balance is larger than the settlement-of-accounts deposit balance, or equivalent. When it is notified to the RAPHYTA commerce server LCS that User UR consents to the last time for delivery By depositing an equivalent for the settlement-of-accounts amount of money from the deposit balance, the electro nick Wallet server EWS can guarantee existence of the settlement-of-accounts amount of money, and goods order can consider by this guarantee that he is what was materialized.

[0045] Moreover, goods order shall not be materialized when User UR cancels goods order to the notice of the deposit balance from the electro nick Wallet server EWS performed through the RAPHYTA commerce server LCS when there are no goods ordered from User UR, or when User UR makes the last time for delivery dissatisfied.

[0046] Goods order is changed into the condition of a hold temporarily until User UR performs payment processing, when there is less deposit balance than the settlement-of-accounts amount of money, and when User UR receives the notice of insufficient funds from the electro nick Wallet server EWS through the RAPHYTA commerce server LCS.

[0047] Thus, if the flag of the conclusion of the deal which shows that the flag which shows that existence of the settlement-of-accounts amount of money was proved, and which can be purchased stood, and existence of goods was proved stands, the demon program of the RAPHYUTA commerce server LCS will set a "deposition flag" in Database DB, and will go to a deposition report system (ST114, ST115).

[0048] Drawing 3 is the block flow diagram having shown the deposition report system for planning security to the theft of a user's password etc.

[0049] A deposition report system is a system for aiming at coincidence with those who are going to purchase goods, and a true user, and if goods are purchased, it is constituted so that feedback may be applied to the user who has the password which purchased and security may be planned.

[0050] It will be the requisite that the demon program of the RAPHYUTA commerce server LCS stands on Database DB in the deposition system which drawing 3 was the block flow diagram, and made drawing 2 reference and explained it first as for the deposition flag (ST116).

[0051] The meta-tag program of User's UR RAPHYUTA homepage requests the existence of the deposition flag in the temporary file of a user directory to HTTP of the RAPHYUTA commerce server LCS (ST117).

[0052] When the deposition flag stands, User's UR deposition indicator blinks, and nothing is done when there is no deposition flag (ST118, ST119).

[0053] User UR can input comprehension or cancellation here.

[0054] If User UR inputs cancellation, the RAPHYUTA commerce server LCS will be requested to delete a deposition flag and to delete the temporary file of a user directory (ST120, ST121).

[0055] If this request is received, the RAPHYUTA commerce server LCS will delete the deposition flag of Database DB, and will also delete the temporary file of a user directory (ST122).

[0056] If a deposition flag is deleted, flashing of deposition polygala root KETA will be ended (ST123).

[0057] On the other hand, a user's input of comprehension requests a deposition acknowledgement flag to the RAPHYUTA commerce server LCS (ST124, ST125).

[0058] HTTP of the RAPHYUTA commerce server LCS creates the deposition acknowledgement CGI, and registers deposition acknowledgement into the temporary file and Database DB of a user directory (ST126).

[0059] If the electro nick Wallet server EWS searches the database DB of the RAPHYUTA commerce server LCS and has a deposition acknowledgement flag, he will set a

deposition flag in his own database DB (ST127).

[0060] If a bank server searches the electro nick Wallet server's EWS database DB and has a deposition acknowledgement flag, he will perform deposition processing (ST128).

[0061] Thus, when User UR recognizes the time for delivery of goods and existence of the settlement-of-accounts amount of money by the electro nick Wallet server EWS is proved, it can distinguish whether as the deposition flag was set in the RPYUTA commerce server LCS, and User UR was visual and could check that the deposition flag would stand if it detects that this deposition flag stands as for User UR, the true user purchased goods by check by looking.

[0062] Moreover, as it can respond in the input of comprehension or cancellation, if User UR inputs comprehension, as the electro nick Wallet server EWS detects this understood deposition flag and performs settlement-of-accounts processing with a deposit frame and the settlement-of-accounts amount of money of said goods, he can plan security in a money side.

[0063] Moreover, if User UR inputs cancellation, it judges that this is not the purchase of the true user's UR goods, and the RPYUTA commerce server LCS will detect this canceled deposition flag, and will delete the data field of the commercial transaction concerned.

[0064] Drawing 4 - drawing 6 show the cancellation system for taking care of a consumer.

[0065] The cancellation processing to the goods order which the cancellation system for taking care of a consumer, i.e., a user, performed is effective only in two phases of stages from the time-for-delivery acknowledgement point in time to which the RPYUTA commerce server created the data field about a commercial transaction on the record medium the goods order point in time to which the RPYUTA commerce server LCS has not created the data field about a commercial transaction yet on a record medium, for example, a database, to time-for-delivery acknowledgement before to before delivery-certificate issue.

[0066] The case where the data field is not being created means having ended without the RPYUTA commerce server's LCS performing creation of a data field, and the RPYUTA commerce server LCS deletes this data field with the case where the data field is being created.

[0067] Drawing 4 is the block flow diagram having shown the cancellation processing to delivery, after User UR does the time-for-delivery consent of the goods.

[0068] First, if User UR uses cancellation format and inputs and transmits cancellation, CGI of the RPYUTA commerce server LCS will set a cancellation flag in a temporary

file and Database DB (ST130, ST131).

[0069] The electro nick Wallet server's EWS demon PUROGURA searches the user directory of the RAPHYUTA commerce server LCS, and if there is a cancellation flag, a cancellation flag will be set in its own database DB (ST132).

[0070] If the transport company server's TCS demon program searches the user directory of the RAPHYUTA commerce server LCS and there is a cancellation flag, a cancellation flag will be set in its own database DB (ST133).

[0071] If the cyber shop server's CSS demon program searches the user directory of the RAPHYUTA commerce server LCS and there is a cancellation flag, a cancellation flag will be set in its own database DB (ST134).

[0072] Thus, if processing of a cancellation flag is made in each server EWS, TCS, and CSS, the demon program of the RAPHYUTA commerce server LCS searches each server's database and there is a cancellation flag, the temporary file of a user directory will be deleted and cancellation will be registered into Database DB (ST135).

[0073] Therefore, the cyber shop server CSS detects the cancellation processing to User's UR goods order in loss of the data field in the RAPHYUTA commerce server LCS, and existence of the data field in a self database, and after [ this ] detecting, as he divides into two steps shipment before and after shipment further and performs cancellation processing, he has taken care of the consumer.

[0074] Drawing 5 is the block flow diagram having shown correspondence of the cyber shop server CSS by cancellation processing.

[0075] If the cyber shop server's CSS demon program searches the user directory of the RAPHYUTA commerce server LCS and there is a cancellation flag, a cancellation flag will be set in its own database DB (ST136).

[0076] If it is before shipment and there will be no outbound data in its own database, the data concerned of Database DB will be deleted (ST137).

[0077] And it registers with the inventory database of the cyber shop server's CSS CALS as a cancellation inventory (ST138).

[0078] If it is after shipment and the outbound data about the data concerned is in its own database DB, the database DB of the RAPHYUTA commerce server LCS will be searched, and if there is a completion flag of returned-goods delivery about the data concerned, all the data concerned of the self database DB will be deleted (ST139).

[0079] If there is a cancellation flag, the file about the dealings of its own database concerned will be deleted, and nothing will be carried out if there is nothing (ST140, ST141).

[0080] Furthermore, in the transport company server TCS, as it divides into the

three-stage shipment before, the shipment back, and under delivery and cancellation processing is performed after acquiring the data of this cancellation processing, it has the composition of having aimed at protection of a consumer.

[0081] Drawing 6 is the block flow diagram having shown the correspondence of the transport company server TCS in cancellation processing.

[0082] The transport company server's TCS demon program searches the user directory of the RAPHUTA commerce server LCS, and if there is a cancellation flag, a cancellation flag will be set in its own database DB (ST142).

[0083] If it is before collection of cargo and there will be no flag collected cargo in Database DB, a demon program will delete the collection-of-cargo data concerned of its own database DB 6 hours after (ST143).

[0084] If it is after collection of cargo, a collection-of-cargo flag is in Database DB, and if there is no shipment flag, a returned-goods delivery flag will be set (ST144).

[0085] And it inputs returned-goods delivery ending and the flag delivered [ returned-goods ] is set in Database DB (ST145).

[0086] If the demon program of the RAPHUTA commerce server LCS searches the transport company server's TCS database DB and there is a flag delivered [ returned-goods ], the flag delivered [ returned-goods ] will be set in Database DB (ST146).

[0087] If the electro nick Wallet server's EWS demon program searches the database DB of the RAPHUTA commerce server LCS and there is a flag delivered [ returned-goods ], a deposition discharge flag will be set (ST147).

[0088] If the demon program of the RAPHUTA commerce server LCS searches the electro nick Wallet server's EWS database DB and there is a deposition discharge flag, the temporary file of the data concerned will be deleted and cancellation will be registered into Database DB (ST148).

[0089] Moreover, if a bank server's demon program searches the electro nick Wallet server's EWS database DB and there is a deposition discharge flag, deposition of the data concerned will be canceled (ST149).

[0090] And if the electro nick Wallet server EWS searches a bank server's database DB and deposition of deposition discharge flag data is canceled, the data concerned of the self database DB will be deleted (ST150).

[0091] Drawing 7 - drawing 13 are the block flow diagrams having shown the cooling-off system.

[0092] A system for a cooling-off system to prove existence of the consumer protection prepared in the cure against a mail order problem with the minimum cooling-off period

set by law and final goods, Namely, when it purchases without a consumer checking goods directly by a mail order etc., It is the system which can return the goods unconditionally if it is within a cooling-off period when the goods differ from a consumer's image or there are breakage and dirt. It has used also for the certification of the existence of final goods at the same time it extends this thing [ returning the goods ] in this invention and performs an original period setup.

[0093] That is, a cooling-off system is having made it function till termination of the cooling-off period when the company or individual who follows the guideline set up based on the engine performance and property of each goods proper, and offers, maintains and manages a cyber shop server after delivery-certificate issue of the goods to the user UR by the transport company server TCS is set up based on the engine performance and property of each goods proper.

[0094] The cancellation processing means by the cooling-off application which performs this cooling-off system in case Users UR are the returned goods of goods, The resending claim processing means which resends goods by the resending request from User UR, A processing-out of cooling-off period means, and the cooling-off discharge date calculation means based on the delivery termination in the transport company server TCS, The cooling-off alarm means based on the delivery termination period of the goods in the transport company server TCS, It consists of a cooling-off termination means to process the termination of KURINGUOFU from a user, and an inspection processing means of KURINGUOFU which performs returned-goods processing of the goods which arrived to said user based on the cooling-off period.

[0095] the termination of goods of the cooling-off period in a cooling-off system is the same as that of said user's order goods -- a user -- it shall be regarded as what he checked and shall have been made to be carried out in the certification of the existence of final goods

[0096] Drawing 7 is the block flow diagram having shown the cancellation processing means by the cooling-off application made in case Users UR are the returned goods of goods.

[0097] First, if the purport User UR wants to return goods to with the cooling-off format of a RPYUTA homepage, i.e., a cooling-off application, is requested to the RPYUTA commerce server LCS, CGI of the RPYUTA commerce server LCS will register an order sheet temporary file into a user directory and Database DB (ST151).

[0098] As for the demon program of the RPYUTA commerce server LCS, a cooling-off application checks \*\*\*\*\* within a cooling-off period (ST152).

[0099] If it is outside a period, it will go to the manipulation routine outside a cooling-off



period (processing-out of cooling-off period means), and if it is within a cooling-off period, a demon program will set the flag of KURINGUOFU in a temporary file and Database DB (ST153, ST154).

[0100] If the flag of KURINGUOFU stands, various servers will begin to move. First, the electro nick Wallet server's EWS coulomb program extracts the cooling-off flag of the RAPHYUTA commerce server LCS, and sets a cooling-off flag in its own database DB (ST155).

[0101] The cyber shop server's CSS KURONN program extracts the cooling-off flag of the RAPHYUTA commerce server LCS, and sets a cooling-off flag in its own database DB (ST156).

[0102] The transport company server's TCS coulomb program extracts the cooling-off flag of the RAPHYUTA commerce server LCS, and sets a cooling-off flag in its own database DB (ST157).

[0103] And the data with which the cooling-off flag was set to PURAUZA of the transport company server's TCS terminal are displayed (ST158).

[0104] The coulomb program of the RAPHYUTA commerce server LCS takes up the order file which reached on the "cooling-off discharge date" after ending such an activity (ST155-ST158), and a cooling-off flag is deleted and canceled (ST159).

[0105] Moreover, the electro nick Wallet server's EWS coulomb program searches new "cooling-off discharge date data", and registers a date into its own database DB (ST160).

[0106] If the electro nick Wallet server's EWS coulomb program searches the database DB of the RAPHYUTA commerce server LCS and detects discharge of KURINGUOFU, it collates with the data of the "cooling-off date" in its own database DB, and if it is a date after "date data", "deposition discharge / settlement-of-accounts flag" will be set (ST161).

[0107] In a step ST 157, if the transport company server TCS sets the flag of KURINGUOFU, an express company will register completion of returned-goods delivery into a database, and will hand data to collection-of-cargo / delivery system of an express company (ST162, ST163).

[0108] And if the coulomb program of the RAPHYUTA commerce server LCS searches the transport company server's TCS data base DB and there is registration of "the completion of returned-goods delivery", the flag of "the completion of returned-goods delivery" will be set in Database DB (ST164).

[0109] Inspection processing of whether to be the goods of an application is made with the cyber shop server CSS, and the returned goods set a flag in Database DB (ST165).

[0110] The coulomb program of the RAPHYUTA commerce server LCS searches the cyber shop server's CSS database, and reads the flag of "truth" of the returned goods, and a

"false" (ST166).

[0111] In the case of a "false", mail of the purport which is not acceptable is shipped, and it passes a claim management person in charge data. In a "true" case, with the flag of the "completion of returned-goods delivery" of a step ST 164, returned-goods delivery is completed, and it checks that the returned goods are truth, and the electro nick Wallet server's EWS coulomb program will search the database DB of the RAPHYTA commerce server LCS, and if the above-mentioned flag is searched and found, the flag of "deposition discharge and cancellation" will be set (ST167).

[0112] And a temporary file will be deleted, if the coulomb program of the RAPHYTA commerce server LCS searches the electro nick Wallet server's EWS database DB and discovers "deposition discharge / cancellation flag" (ST168).

[0113] Moreover, if a bank server's demon program finds "deposition discharge / settlement-of-accounts flag" or "deposition discharge / cancellation flag" from Database DB by collating at a step ST 161, and the step ST 167, deposition will be canceled and remittance or a remittance procedure will be performed (ST169).

[0114] Moreover, an indicator will be blinked, if User's UR meta-tag program searches the database DB of the RAPHYTA commerce server LCS and finds the flag of "the completion of returned-goods delivery", and the flag "whose returned goods are truth" (ST170).

[0115] And if User UR inputs "comprehension", cooling-off format will be deleted or stopped and flashing will be stopped (ST171, ST172).

[0116] Furthermore, if the coulomb program of the RAPHYTA commerce server LCS searches a database and finds the flag and the flag "whose returned goods are the truth" of "the completion of returned-goods delivery", the message of "the purport which returned goods completed and cooling-off processing ended" will be sent to a user (ST173).

[0117] Drawing 8 is the block flow diagram having shown the resending claim processing means which resends goods by the resending request from User UR.

[0118] As part of KURINGUOFU, the cooling-off processing unit which carries out a resending claim is a system for returning goods and requesting sending again, when there are a mistake of goods, breakage, dirt, etc.

[0119] first, the user UR -- cooling-off format (JAVA) -- goods -- it requests again. the contents inputted at this time -- a date of payment, the delivery time wishing a resending article, a lot number, quantity, the amount of money, and the cause of a claim (it chooses from instantiation numerically, in addition is [ come out and ] (ST175).)

[0120] By the demon program, the RAPHYTA commerce server LCS searches Database

DB, and performs "existence of the corresponding goods", and the check of "the inside and outside of a cooling-off period" (ST176).

[0121] And if it is outside a cooling-off date, it will die to the routine of the processing system outside a cooling-off period (ST177).

[0122] If it is within a date, from the RAPHYTA commerce server LCS, a name of article will be attached, the message of a check will be sent to User UR, and User UR can do the input of comprehension or modification (ST178, ST179).

[0123] If User UR understands, the demon program of the RAPHYTA commerce server LCS deletes an old temporary file, will create a new temporary file, a new order sheet (data field) will be drawn up in Database DB, a "resending claim flag" will be set to each, it will die to the deposition system shown in drawing 2 , and goods dispatch will be processed (ST181).

[0124] On the other hand, the returned goods do the inspection activity of being the goods of an application with the cyber shop server CSS, and set a flag in Database DB (ST182).

[0125] The coulomb program of the RAPHYTA commerce server LCS searches the cyber shop server's CSS database DB, and reads the flag of "truth" and a "false" (ST183).

[0126] If it is "truth", the RAPHYTA commerce server LCS will set creation and a "resending claim flag" of an order sheet, will go to the deposition system shown by drawing 2 , and will process goods dispatch (ST181).

[0127] Data will be passed to the mail and the claim management person in charge of a purport who cannot receive if it is a "false" (ST184).

[0128] Drawing 9 is the block flow diagram showing the processing system outside a cooling-off period which is a processing-out of cooling-off period means.

[0129] First, it will be the requisite that the demon program of the RAPHYTA commerce server LCS has set the "cooling-off improper flag" in the temporary file and Database DB (ST185).

[0130] The information of the purport of a cooling-off failure is displayed and comprehension is calculated at the same time it will blink the indicator of User's UR RAPHYTA homepage, if User's UR meta-tag detects a cooling-off improper flag (ST186).

[0131] The demon program of the RAPHYTA commerce server LCS ships e-mail to User UR at coincidence (ST187).

[0132] Here, User UR inputs the reply to an information (ST188).

[0133] When not agreeing, User's UR balance is displayed, it indicates that the amount of purchase is over the balance, and a reply is urged again (ST189).

[0134] When it understands, the demon program of the RAPHYTA commerce server

LCS deletes a cooling-off flag and a cooling-off improper flag, and goes to process settlement of accounts (ST190, ST191).

[0135] Drawing 10 is the block flow diagram having shown the discharge date calculation unit of KURINGUOFU which is a cooling-off discharge date calculation means based on the delivery termination in the transport company server TCS.

[0136] In the discharge date calculation unit of KURINGUOFU, it registers that delivery was completed into the database DB in the transport company server BANSU porter server TCS first (ST195).

[0137] If the coulomb program of the RAPHYUTA commerce server LCS searches the transport company server's TCS database DB and there are new delivery termination data, a "delivery ending flag" will be stored to Database DB (ST196).

[0138] And the coulomb program of the RAPHYUTA commerce server LCS carries out cooling-off discharge date calculation, and a date is registered into Database DB (ST197).

[0139] Moreover, the coulomb program of the RAPHYUTA commerce server LCS calculates a cooling-off warning proclamation date, and registers a date into Database DB (ST198).

[0140] Drawing 11 is the block flow diagram having shown the cooling-off alarm system which is a cooling-off alarm means based on the delivery termination period of the goods in the transport company server TCS.

[0141] A cooling-off alarm system makes the cooling-off application for which it applies when User UR returns the goods, sets a cooling-off flag, and if it detects that the RAPHYUTA commerce server stands as for this cooling-off flag, it will calculate a warning proclamation date and a cooling-off discharge date. The order file which reached on this warning proclamation date is taken up, and a warning flag is stored, and if it detects that this cooling-off flag stands as for User UR, while User UR will be visual and will enable it to check that the cooling-off flag stands, it is three kinds of a termination of comprehension, a claim, and KURINGUOFU, and enables it to have corresponded.

[0142] And if it is made for e-mail to inform the transport company server TCS separately and the transport company server TCS detects this claim, a claim flag will be set and the transport company server TCS will detect this claim flag, at the same time User UR publishes the claim to which User UR can respond in a phase [ finishing / returned-goods delivery / already ] and it sets a claim flag to the RAPHYUTA commerce server LCS. Then, the transport company server TCS can be visual and can check that the claim flag stands now. Hereafter, the block flow diagram of drawing 11 explains.

[0143] First, if the coulomb program of the RAPHYUTA commerce server LCS detects the

new cooling-off flag which User UR set, a "warning proclamation date" and a "cooling-off discharge date" will be calculated, and the result will be registered into Database DB (ST200).

[0144] The coulomb program of the RAPHYTA commerce server LCS takes up the order file which reached on the "warning proclamation date", and a "warning flag" is stood to Database DB (ST201).

[0145] Or it will be the requisite that the transport company server TCS has set "the delivered flag of returned goods" in his own database DB (ST202).

[0146] If the demon program of the RAPHYTA commerce server LCS finds "the flag delivered [ returned-goods ]" of the transport company server's TC database DB, "the flag delivered [ returned-goods ]" will be set in the database DB of the RAPHYTA commerce server LCS, and a "warning flag" will be deleted to coincidence (ST203).

[0147] An indicator will be blinked, if User's UR meta-tag program searches the database DB of the RAPHYTA commerce server LCS and finds a "warning flag" in the data. A click of an indicator displays comprehension format (ST204).

[0148] Here, User UR can input either of three kinds, "comprehension", "a termination of KURINGUOFU", and "claim management", (ST205).

[0149] If User UR inputs "comprehension", flashing will stop by the deletion or a halt of a blink command in the format currently supplied to User UR (ST206).

[0150] If "a termination of KURINGUOFU" is inputted, cooling-off termination format will be chosen and it will go to the routine of a cooling-off termination system (ST207).

[0151] If "claim management" is inputted, User UR will choose claim format and will input a delivery number and delivery time (ST208).

[0152] E-mail informs an express company at the same time it will set a claim flag in the temporary file and Database DB of the RAPHYTA commerce server LCS, if it does so (ST209).

[0153] When the transport company server's TC demon program finds the claim flag of the temporary file of the RAPHYTA commerce server LCS, an alarm is made to blink to the transport company server's TCS terminal (ST210).

[0154] Sending e-mail to the transport company server TCS at coincidence, the transport company server TC shifts processing to claim management charge (ST211, ST212).

[0155] Drawing 12 is the block flow diagram having shown the cooling-off termination system which processes the termination of KURINGUOFU from User UR, and which is a cooling-off termination means.

[0156] A cooling-off termination is what is published in the phase of yet omitting

returned-goods dispatch although User UR applied for KURINGUOFU. It is published, when User UR stops KURINGUOFU and it is authorized that the goods concerned are the same as order goods. By publishing a request so that User UR may set a cooling-off termination flag to the RAPHYUTA commerce server LCS If the transport company server TCS detects this cooling-off termination flag, the delivery plan of goods will be rearranged.

[0157] Moreover, the electro nick Wallet server EWS and the cyber shop server CSS will delete a cooling-off flag, if a cooling-off termination flag is detected. Hereafter, the block flow diagram of drawing 12 explains.

[0158] User UR requests a cooling-off termination to the RAPHYUTA commerce server LCS with "cooling-off termination" format (ST215).

[0159] Then, CGI of the RAPHYUTA commerce server LCS sets a "cooling-off termination flag" to Database DB and a temporary file (ST216).

[0160] If the transport company server's TC demon program searches the database DB of the RAPHYUTA commerce server LCS and finds a "cooling-off termination flag", the "cooling-off flag" of its own database DB will be deleted, and a "cooling-off termination flag" will be set (ST217).

[0161] If the electro nick Wallet server's EWS demon program searches the database DB of the RAPHYUTA commerce server LCS to coincidence and finds a "cooling-off termination flag" to it, the "cooling-off flag" of its own database DB will be deleted (ST218).

[0162] If the cyber shop server's CSS demon program searches the database DB of the RAPHYUTA commerce server LCS to coincidence and finds a "cooling-off termination flag" to it, the "cooling-off flag" of its own database DB will be deleted (ST219).

[0163] The demon program of the RAPHYUTA commerce server LCS searches each server's database DB, and if it confirms whether the cooling-off flag is deleted and it is altogether deleted about the data equivalent to the data which were able to set the "cooling-off termination flag" of their own database DB, the demon program of the RAPHYUTA commerce server LCS will delete a "cooling-off termination flag" from a temporary file (ST220).

[0164] On the other hand, the transport company server TCS will rearrange a delivery plan, if a demon program detects the "cooling-off termination flag" of Database DB (ST221).

[0165] In collection-of-cargo that day, a demon program notifies a delivery van by the telephone or mail. The transport company server's TCS demon program deletes a "cooling-off termination flag" (ST222, ST223).

[0166] Drawing 13 is the block flow diagram having shown the inspection processing unit of KURINGUOFU which is the inspection processing means of KURINGUOFU which performs returned-goods processing of the goods which arrived to User UR based on the cooling-off period.

[0167] The inspection processing means of KURINGUOFU has set the reason flag for returned goods, after the ordered goods arrive to User UR. This reason flag for returned goods consists of four kinds of others in which a goods mistake, breakage and dirt, and goods are different from anticipation, and each flag inspects the goods for returned goods for the goods out of the cyber shop server CSS based on a cooling-off application.

[0168] Moreover, the inspection processing means of this KURINGUOFU is within the period in which the goods for returned goods made the cooling-off application, and, in breakage and dirt, distinguishes what is depended on breakage on passage, the leakage in inspection at the time of soiling or delivering, or intentionally, and, in this breakage on passage and the leakage in inspection at the time of soiling or delivering, it resends.

[0169] And or the goods for returned goods are within a cooling-off period and goods differed from anticipation, when it is other reasons, the inspection processing means of KURINGUOFU The existence of breakage and dirt of these goods is identified, in breakage and dirt, what is depended on breakage on passage, the leakage in inspection at the time of soiling or delivering, or intentionally is distinguished, and, in this breakage on passage and the leakage in inspection at the time of soiling or delivering, it has resent. Hereafter, the block flow diagram of drawing 13 explains.

[0170] First, the cyber shop server CSS searches the database DB of the ROPYUTA commerce server LCS, and reads "the reason for returned goods (flag)" from a cooling-off application housing (ST225). This flag consists of four kinds, a "goods mistake", "breakage and dirt", "goods having differed from anticipation", and "others."

[0171] The goods to inspect inspect whether they are their company handling goods, set a flag, and, in the case of their company goods, input a lot number (ST226).

[0172] When non-their company goods are presumed, mail of the purport which is not acceptable is sent and data are passed to a claim management person in charge (ST227).

[0173] When their company goods are presumed, the cyber shop server's CSS database DB is searched, the delivery stage of lot number goods is investigated, and it confirms whether to be cooling-off relevance goods as compared with a cooling-off period (ST228).

[0174] It is within a cooling-off period, and the inspection in "goods differed from anticipation" and "the case of being based on other reasons" inspects the existence of breakage and dirt, and a returned-goods cause inputs a result with input format (ST228).

[0175] If there are breakage and dirt, "breakage / dirt flag" will be added to the cyber shop server's CSS database DB (ST229).

[0176] If there are not breakage and dirt, the flag whose goods returned to the cyber shop server's CSS database DB are "truth" will be set (ST230).

[0177] Moreover, when a returned-goods cause is based on "breakage and dirt" within a cooling-off period, the inspection inspects the cause of breakage and dirt, and inputs a qualification result with input format (ST231).

[0178] When what is depended intentionally is presumed, cure directions are displayed, mail of the purport which is not acceptable is shipped and data are passed to a claim person in charge (ST232, ST233).

[0179] When accident on passage is presumed, it adjusts with an express company, and data will be passed to a claim person in charge if it finishes out of condition (ST234, ST235, ST236).

[0180] When to be able to respond by insurance has been agreed, a "true" flag is requested from input format and the flag whose goods returned to the cyber shop server's CSS database DB are "truth" is set (ST237, ST238).

[0181] Moreover, also when the leakage in inspection is presumed, unknown or the flag whose goods returned to the cyber shop server's CSS database DB are "truth" is set (ST238).

[0182] In a step ST 228, when there is no delivery track record, "a delivery-track-record-less flag" is set and data are passed to a claim person in charge for mail of the purport which is not acceptable with dispatch (ST239, ST240).

[0183] In step 228, if it is outside a cooling-off period, it will check whether by e-mail, mistake goods and they are sent to User UR (ST241).

[0184] When having not mistaken, the flag outside a cooling-off period is set and it goes to the processing system outside a cooling-off period (ST242, ST243).

[0185] In step 241, when goods are mistaken and sent, User UR requests cooling-off flag deletion, or the cyber shop server CSS requests and grazes cooling-off flag deletion. And if the demon program of the RPYUTA commerce server LCS detects both, a cooling-off flag will be deleted and a new temporary file will be created. Moreover, a new order sheet is drawn up in Database DB, a recurrence line flag is set to each, and it goes to process a cooling-off application (ST244, ST245, ST246, ST247).

[0186] Drawing 14 is the block flow diagram having shown the settlement-of-accounts approach after proving existence of goods.

[0187] In settlement of the price to goods, the money deposited in the electro nick Wallet server EWS In case the account of those who provide with goods the actual condition of



the cyber shop server CSS which sold goods is transferred By receiving the delivery certificate of these goods from the transport company server TCS through the RAPHYUTA commerce server LCS, the electro nick Wallet server EWS checks that there are these goods to User UR. And when the RAPHYUTA commerce server LCS checks termination of the cooling-off period which the RAPHYUTA commerce server LCS calculates automatically by the program, it accepts it to be what User UR recognized that it is the object as the goods with which User UR placed an order for these goods with same User UR, and a deposit frame is transferred to the account of those who sell goods to the cyber shop server's CSS actual condition.

[0188] Moreover, the electro nick Wallet server EWS notifies having canceled deposition to the RAPHYUTA commerce server LCS, and having carried out settlement of accounts with goods to it, and this RAPHYUTA commerce server LCS has deleted the file of the goods order concerned while writing in Database DB what was settled. Hereafter, it explains with reference to the block flow diagram of drawing 14 .

[0189] First, it will be the requisite to have registered delivery termination into Database DB for the transport company server TCS (ST250).

[0190] If the coulomb program of the RAPHYUTA commerce server LCS searches the transport company server's TCS database DB and there are new delivery termination data when it does so, a "delivery ending flag" will be stood to Database DB (ST251).

[0191] About the data with which the coulomb program of the RAPHYUTA commerce server LCS was able to stand the "delivery ending flag", a cooling-off discharge date is calculated and a date is registered into Database DB (ST252).

[0192] The electro nick Wallet server's EWS coulomb program searches the database DB of the RAPHYUTA commerce server LCS, and if there are data which reached on the "cooling-off discharge date", "deposition discharge / settlement-of-accounts flag" will be set in its own database DB (ST166).

[0193] If a bank server searches the electro nick Wallet server's EWS database DB and there is a "deposition / settlement-of-accounts flag", deposition will be canceled and it will remit to the cyber shop server CSS (ST254).

[0194] Moreover, from a step ST 164, in canceling, it goes to the cooling-off processing unit shown in drawing 7 , and if it is a resending claim, it will go to the cooling-off processing unit shown in drawing 8 (ST255, ST256).

[0195]

[Effect of the Invention] The electronic clearing system built over this invention as explained above With the user who carries out through a terminal equipment, and the independent or multiple electro nick Wallet server which does money accounts

management including a deposition action With the cyber shop server which has a variety of goods in stock, and performs carrier order management with an independent or multiple goods supplier With the transport company server proving having collected the information on automatic delivery and collection of cargo for goods, and having performed the collection of cargo, delivery, and management of goods, and delivery having been completed It connects according to each of a user, an electro nick Wallet server, a cyber shop server, and a transport company server, and an individual through a communication line. While unifying the connected whole systematically, dealings hysteresis is recorded and kept on a database. And it constitutes from a RAPHUTA commerce server which proves existence of final goods based on the cooling-off period beforehand set up by the cooling-off system. The mutual report with each user and electro nick Wallet server which were connected to the RAPHUTA commerce server, a cyber shop server, and a transport company server, By having offered certification and a guarantee through the RAPHUTA commerce server, and Rahr-izing universally cancellation processing of goods and processing based on a cooling-off period, and having been made to perform them on the electronic virtual space There is effectiveness referred to as being able to guarantee existence with goods and its settlement-of-accounts price based on the carrier order management about the electronic commerce on the electronic virtual space represented by the so-called Internet which secured the insurance of the commercial transaction in the electronic virtual space beyond space-time, a physical distribution management, and deposition settlement-of-accounts management.

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[Translation done.]

\* NOTICES \*

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1.This document has been translated by computer. So the translation may not reflect the original precisely.

2.\*\*\*\* shows the word which can not be translated.

3.In the drawings, any words are not translated.

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CLAIMS

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[Claim(s)]

[Claim 1] With the independent or multiple electro nick Wallet server which does money accounts management including the deposition action performed in order to prove and guarantee that there is purchase settlement-of-accounts gold of said goods to the user who performs order and purchase of goods through a terminal equipment, and this user With two or more cyber shop servers which have in stock said goods which said user purchases, prove existence of said goods independently and perform carrier order management with an independent or multiple goods supplier in the phase of the beginning of said order By collecting the information on automatic delivery of the goods which said user chose, and collection of cargo, and performing the collection of cargo, delivery, and management of these goods, and proving that delivery was completed With the independent or multiple transport company server proving there being goods which the cyber shop applicable to said goods guarantees to a user It connects according to each of said user, an electro nick Wallet server, a cyber shop server, and a transport company server, and an individual through a communication line. While unifying the connected this whole systematically, dealings hysteresis is recorded and kept on a database. And it consists of RAPHUTA commerce servers which prove existence of final goods based on the cooling-off period beforehand set up by the cooling-off system. The mutual report with each user and electro nick Wallet server which were connected to said RAPHUTA commerce server, a cyber shop server, and a transport company server, The electronic clearing system characterized by having offered certification and a guarantee through said RAPHUTA commerce server, and Ruhr-izing universally cancellation processing of said goods and processing based on said cooling-off period, and performing them on an electronic virtual space.

[Claim 2] Transmission and reception of the data between said electro nick Wallet server and cyber shop server, a transport company server, and a RAPHUTA commerce

server By requesting to a predetermined partner server by the system which has a function equivalent to CGI, SSI, or these The electronic clearing system according to claim 1 characterized by preventing from altering data by carrying out by searching and reading a partner's database mutually, and not performing the writing to a partner's database directly.

[Claim 3] It is the electronic clearing system according to claim 1 or 2 characterized by preventing from altering data by transmission and reception of the data between RAPHYUTA commerce servers considering only as the request from said user from said user by the system which has CGI, SSI, it and an EQC, or a function beyond it, and losing the direct writing from said user to said RAPHYUTA commerce server.

[Claim 4] The information of said user, a cyber shop server, a transport company server, or an electro nick Wallet server Said RAPHYUTA commerce server a timer actuation program or always by the program of operation A request is automatically published to each of said user and cyber shop server, a transport company server, and an electro nick Wallet server. Each of this user, a cyber shop server, a transport company server, and an electro nick Wallet server generates CGI or SSI. The electronic clearing system according to claim 1, 2, or 3 characterized by delivering and receiving said information as it replies to said RAPHYUTA commerce server.

[Claim 5] The order of goods to said cyber shop server to which said user carries out through said RAPHYUTA commerce server It detects that said RAPHYUTA commerce server received the goods order from said user in said cyber shop server. Inventory retrieval of the goods for which said user placed an order to the client in said cyber shop server's database or a cyber shop server when this goods order was detected is carried out. The electronic clearing system according to claim 1, 2, 3, or 4 characterized by computing the simple time for delivery which is the days to delivery which does not contain the days concerning delivery of these goods in a count.

[Claim 6] Said simple time for delivery is an electronic clearing system according to claim 5 characterized by proving existence of said goods by calculating the last time for delivery to the delivery ground which said user specifies, and returning the last time for delivery of said goods to said user through said RAPHYUTA commerce server by doubling with the delivery need days by the delivery ground which said user specifies.

[Claim 7] In parallel to proving existence of said goods, said electro nick Wallet server is an electronic clearing system according to claim 6 characterized by searching the size of the deposit balance of said user in said electro nick Wallet server to the settlement-of-accounts amount of money of the goods which detected and this placed an order for said goods order, and notifying said user and a cyber shop server of this

retrieval result through said RAPHYUTA commerce server.

[Claim 8] Existence of said goods is proved by said cyber shop server. And it is proved by said electro nick Wallet server that the deposit balance is larger than said settlement-of-accounts deposit balance, or equivalent. When it is notified to said RAPHYUTA commerce server that said user consents to said last time for delivery Said electro nick Wallet server It is the electronic clearing system according to claim 6 or 7 characterized by making it regard it as that in which existence of the settlement-of-accounts amount of money was guaranteed, and said goods order was materialized by this guarantee by depositing an equivalent for the settlement-of-accounts amount of money from said deposit balance.

[Claim 9] It is the electronic clearing system according to claim 5, 6, 7, or 8 characterized by making it goods order not materialized when said user cancels said goods order to the notice of the deposit balance from said electro nick Wallet server performed through said RAPHYUTA commerce server when there are no goods ordered from said user, or when said user makes the last time for delivery dissatisfied.

[Claim 10] It is the electronic clearing system according to claim 6, 7, or 9 characterized by changing said goods order into the condition of a hold temporarily until said user performed payment processing, when there was less said deposit balance than said settlement-of-accounts amount of money, and when said user received the notice of insufficient funds from said electro nick Wallet server through said RAPHYUTA commerce server.

[Claim 11] When said user recognizes the time for delivery of goods and existence of the settlement-of-accounts amount of money by the electro nick Wallet server is proved If it detects that set a deposition flag in said RAPHYUTA commerce server, said user searches said RAPHYUTA commerce server, and said deposition flag stands While notifying that said user is visual and can check that said deposition flag stands The electronic clearing system according to claim 8 characterized by enabling it to correspond that recognized the time for delivery of said goods, and existence of said settlement-of-accounts amount of money was proved in the input of comprehension or cancellation.

[Claim 12] When the input which understands that said user recognized the time for delivery of said goods, and existence of said settlement-of-accounts gold was proved is carried out, said electro nick Wallet server is an electronic clearing system according to claim 11 characterized by detecting this understood deposition flag and performing settlement-of-accounts processing with a deposit frame and the settlement-of-accounts amount of money of said goods.

[Claim 13] When the input which cancels that said user recognized the time for delivery

of said goods, and existence of said settlement-of-accounts amount of money was proved is carried out, said RPYUTA commerce server is an electronic clearing system according to claim 11 characterized by detecting this canceled deposition flag and deleting the data field of the commercial transaction concerned.

[Claim 14] The cancellation processing to the goods order which said user performed Before [ the time of said goods order said whose RPYUTA commerce server has not created the data field about this commercial transaction yet to a record medium to ] said last time-for-delivery acknowledgement, In two phases of stages from said time-for-delivery acknowledgement point in time said whose RPYUTA commerce server created the data field about said commercial transaction on the record medium to before said delivery-certificate issue The electronic clearing system according to claim 1, 5, 6, 7, 8, or 9 characterized by having accepted it and supposing that it is effective.

[Claim 15] It is the electronic clearing system according to claim 14 characterized by said RPYUTA commerce server deleting this data field when said RPYUTA commerce server is ended without performing creation of this data field when said data field is not being created, and said data field is being created.

[Claim 16] Said cyber shop server is an electronic clearing system according to claim 14 or 15 characterized by dividing into two steps shipment before and after shipment further, and performing said cancellation processing after detecting and this detecting the cancellation processing to said user's goods order in loss of the data field in said RPYUTA commerce server, and existence of said data field in a self database.

[Claim 17] Said transport company server is an electronic clearing system according to claim 14, 15, or 16 characterized by dividing into the three-stage shipment before, the shipment back, and under delivery, and performing said cancellation processing after acquiring the data of said cancellation processing.

[Claim 18] Said cooling-off system after delivery-certificate issue of said goods to said user by said transport company server Based on the engine performance and property of each goods proper, the guideline set up by those who are engaged in these goods is followed. The electronic clearing system according to claim 1 characterized by making it function till termination of the cooling-off period when the company or individual who provides, maintains and manages has set up said cyber shop server based on the engine performance and property of each goods proper.

[Claim 19] The cancellation processing means by the cooling-off application which performs said cooling-off system in case said users are the returned goods of goods, The resending claim processing means which resends goods by the resending request based on breakage and dirt of these goods from said user, A processing-out of cooling-off period

means, and the cooling-off discharge date calculation means based on the delivery termination in said transport company server, The cooling-off alarm means based on the delivery termination period of the goods in said transport company server, A cooling-off termination means to process the termination of KURINGUOFU from said user, The electronic clearing system according to claim 1 or 18 characterized by consisting of an inspection processing means of KURINGUOFU which performs returned-goods processing of the goods which arrived to said user based on the cooling-off period.

[Claim 20] the termination of said goods of the cooling-off period in said cooling-off system is the same as that of said user's order goods -- said user -- the electronic clearing system according to claim 1, 18, or 19 characterized by regarding it as what he checked and performing certification of the existence of final goods.

[Claim 21] A cooling-off alarm means makes the cooling-off application for which it applies when said user returns the goods, and a cooling-off flag is set. If it detects that said RAPHYTA commerce server stands as for this cooling-off flag, a warning proclamation date and a cooling-off discharge date will be calculated. As opposed to the order file the completion certification of returned-goods delivery is not published by whose transport company server even if it continues till this warning proclamation date. If it detects that take up this order file that reached on said warning proclamation date, stand a warning flag, and this cooling-off flag stands as for said user. The electronic clearing system according to claim 19 characterized by being three kinds of a termination of comprehension, a claim, and KURINGUOFU, and enabling it to correspond while said user is visual and enables it to check that said cooling-off flag stands.

[Claim 22] Said claim is what said user publishes in a phase [ finishing / returned-goods delivery / already ]. At the same time it sets a claim flag to said RAPHYTA commerce server. It is made for e-mail to inform said transport company server separately. And the thing it is visual on the terminal of the transport company server concerned, and enabled it to check while setting the claim flag to this order file of its own database, when said transport company server detected this claim. The electronic clearing system according to claim 21 by which it is characterized.

[Claim 23] Said cooling-off termination is what is published in the phase of yet omitting returned-goods dispatch although said user applied for KURINGUOFU. It is published, when said user stops KURINGUOFU and it is authorized that the goods concerned are the same as said order goods. By publishing a request so that said user may set a cooling-off termination flag to said RAPHYTA commerce server. The electronic clearing system according to claim 22 characterized by rearranging the delivery plan of goods

when said transport company server detected this cooling-off termination flag.

[Claim 24] Said electro nick Wallet server and a cyber shop server are an electronic clearing system according to claim 23 characterized by deleting a cooling-off flag, when said cooling-off termination flag is detected.

[Claim 25] The inspection processing means of said KURINGUOFU is an electronic clearing system according to claim 19 characterized by facing returning the goods after the ordered goods arrive to said user, choosing 1 thru/or two or more reasons for returned goods from two or more reasons for returned goods in a returned-goods application type, and setting 1 thru/or two or more reason flags for returned goods on the database of a RAPHYUTA commerce server based on this.

[Claim 26] It is the electronic clearing system according to claim 25 which said reason flag for returned goods consists of four kinds of others in which a goods mistake, breakage and dirt, and goods are different from anticipation, and is characterized by each flag inspecting the goods for returned goods for the goods out of said cyber shop server based on a cooling-off application.

[Claim 27] It is the electronic clearing system according to claim 25 characterized by distinguishing what the goods for returned goods are within a cooling-off period, and depends the inspection processing means of said KURINGUOFU on breakage on passage in breakage and dirt, the leakage in inspection at the time of soiling or delivering, or intentionally, and resending in the breakage under this transportation, and the leakage in inspection at the time of soiling or delivering.

[Claim 28] Or the goods for returned goods are within a cooling-off period and goods differed from anticipation, when it is other reasons, the inspection processing means of said KURINGUOFU Identify the existence of breakage and dirt of these goods, and, in breakage and dirt, what is depended on breakage on passage, the leakage in inspection at the time of soiling or delivering, or intentionally is distinguished. In the breakage under this transportation, and the leakage in inspection at the time of soiling or delivering, it is the electronic clearing system according to claim 25 characterized by making it resend.

[Claim 29] In settlement of the price to said goods, the money deposited in said electro nick Wallet server In case the account of those who provide with goods the actual condition of the cyber shop server which sold said goods is transferred Said electro nick Wallet server by receiving the delivery certificate of these goods from said transport company server through said RAPHYUTA commerce server When said RAPHYUTA commerce server checks, termination of said cooling-off period which checks that there are these goods to said user, and said RAPHYUTA commerce server calculates



automatically by the program It is accepted to be what said user recognized that it is the object as said goods with which this user placed an order for these goods with said same user. The electronic clearing system according to claim 1, 2, 3, 4, 5, 6, 7, 8, 9, or 10 characterized by transferring said deposit frame to the account of those who sell goods to said cyber shop server's actual condition.

[Claim 30] It is the electronic clearing system according to claim 29 which said electronic Wallet server notifies having canceled deposition to the ROPYUTA commerce server and having carried out settlement of accounts with said goods to it, and is characterized by this ROPYUTA commerce server deleting the file of the goods order concerned while writing said thing [ having settled accounts ] in the database.

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[Translation done.]